

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION**

In re: BEVERLY A WIECZOREK	§	Case No. 5:11-bk-06321
	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/14/2011.
- 2) The plan was confirmed on 07/25/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/12/2011, 01/30/2012, 02/01/2012.
- 5) The case was completed on 08/01/2016.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,138.08.
- 10) Amount of unsecured claims discharged without full payment: \$38,549.82.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 89,834.40	
Less amount refunded to debtor(s)	\$ 1,036.07	
<b>NET RECEIPTS</b>		<b>\$ 88,798.33</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,276.94	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,276.94</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JASON J. MAZZEI, ESQUIRE	Pri	0.00	4,000.00	4,000.00	3,350.00	0.00
WEGMANS FOOD MARKETS, INC	Uns	0.00	65.70	65.70	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Uns	899.00	1,000.72	1,000.72	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Uns	653.00	653.20	653.20	0.00	0.00
PORTFOLIO RECOVERY	Uns	4,381.00	4,029.06	4,029.06	0.00	0.00
MONCO FINANCE CORP	Sec	7,883.00	8,188.02	0.00	0.00	0.00
WYOMING VALLEY SANITARY	Uns	0.00	99.00	99.00	0.00	0.00
M & T BANK	Sec	0.00	30,637.83	16,246.15	13,118.67	0.00
PREMIER BANKCARD	Uns	409.00	409.40	409.40	0.00	0.00
LHR, INC	Uns	1,926.00	2,148.86	2,148.86	0.00	0.00
PORTFOLIO RECOVERY	Uns	577.00	576.41	576.41	0.00	0.00
AMERICAN INFOSOURCE	Uns	238.00	410.17	410.17	0.00	0.00
ECAST SETTLEMENT	Uns	0.00	1,491.14	1,491.14	0.00	0.00
AMERICAN INFOSOURCE	Uns	281.00	320.81	320.81	0.00	0.00
GEISINGER MEDICAL CENTER	Uns	0.00	542.85	542.85	0.00	0.00
GEISINGER MEDICAL CENTER	Uns	535.69	514.50	514.50	0.00	0.00
DITECH	Sec	0.00	41,104.45	45,698.81	40,950.16	0.00
M & T BANK	Con	30,637.00	30,637.83	29,676.67	27,102.56	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
***BENEFICIAL/HFC	Con	51,100.00	NA	NA	0.00	0.00
PAUL W McELRATH, JR, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00
AFNI	Uns	305.00	NA	NA	0.00	0.00
CERTEGY	Uns	75.00	NA	NA	0.00	0.00
CHASE	Uns	2,878.00	NA	NA	0.00	0.00
CITI SHELL	Uns	483.00	NA	NA	0.00	0.00
JCP	Uns	1,884.00	NA	NA	0.00	0.00
HSBC/BESTBUY	Uns	3,018.00	NA	NA	0.00	0.00
HSBC/BONTON	Uns	260.00	NA	NA	0.00	0.00
MERCANTILE ADJ BUREAU	Uns	66.00	NA	NA	0.00	0.00
NE AUTO	Uns	3,035.00	NA	NA	0.00	0.00
OXFORD MGMT SVS	Uns	7,298.00	NA	NA	0.00	0.00
PALISAD COLL	Uns	309.00	NA	NA	0.00	0.00
MEDICAL	Uns	59.00	NA	NA	0.00	0.00
PORTFOLIO	Uns	665.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,791.00	NA	NA	0.00	0.00
SEARS	Uns	977.00	NA	NA	0.00	0.00
UGI	Uns	1,794.00	NA	NA	0.00	0.00
WOLPOFF & ABRAMSON	Uns	391.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 75,375.48	\$ 68,052.72	\$ 0.00
Mortgage Arrearage	\$ 16,246.15	\$ 13,118.67	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 91,621.63	\$ 81,171.39	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,000.00	\$ 3,350.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 4,000.00	\$ 3,350.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 12,261.82	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,276.94	
Disbursements to Creditors	\$ 84,521.39	
<b>TOTAL DISBURSEMENTS:</b>		\$ 88,798.33

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/13/2017

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.